Case 18-30887-VFP Doc 8 Filed 10/24/18 Entered 10/25/18 00:38:20 Desc Imaged

	Certificate of Notice	Page 1 of /		
Information to	identify the case:	rage 1 or r		
Debtor 1:	Rodolfo Rodriguez	Social Security number or ITIN:  EIN:  Social Security number or ITIN:		
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Mery G Rodriguez			
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	7 10/21/18	
Case number:	18-30887-VFP			

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:	
1. Debtor's full name		Rodolfo Rodriguez	Mery G Rodriguez	
2.	All other names used in the last 8 years			
3.	Address	191 Concord Street Rahway, NJ 07065	191 Concord Street Rahway, NJ 07065	
4.	<b>Debtor's attorney</b> Name and address	Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Contact phone 973–675–5622	
5.	Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 66 Route 17 North Paramus, NJ 07652	Contact phone 201–845–1000	

Debtor Rodolfo Rodriguez and Mery G Rodriguez

Case number 18-30887-VFP

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856

MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site:

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 973-645-4764

Date: 10/22/18

#### 7. Meeting of creditors

**Debtors must attend the meeting** The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court joint case, both spouses must attend. Creditors may attend, but are not required to do so.

docket.

November 16, 2018 at 12:30 PM

www.njb.uscourts.gov.

Location:

Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

Filing deadline: 1/15/19

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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12. Exempt property

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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United States Bankruptcy Court
District of New Jersey

In re: Rodolfo Rodriguez Mery G Rodriguez Debtors

Case No. 18-30887-VFP Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 4 Date Rcvd: Oct 22, 2018 Form ID: 309A Total Noticed: 118

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on						
Oct 24, 2018 db/jdb	3. +Rodolfo Rodriguez, Mery G Rodriguez, 191 Concord Street, Rahway, NJ 07065-2804					
517824551	Anesthesia Services of Rahway, 865 Stone Street, Rahway, NJ 07065-2742					
517824554	Bank of America, PO Box 220411, Greensboro, NC 27420					
517824580	+Cardmember Services, PO Box 44167, Jacksonville, FL 32231-4167					
517824581 517824583	+Chase Bank, PO Box 659732, San Antonio, TX 78265-9732 Chase Bankcard Services, 150 University Drive G2-8, Scottsdale, AZ 85251					
517824583	+CitiCards, PO Box 6345, The Lakes, NV 88901-6345					
517824589	+Citicards, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-0040					
517824593	+Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600					
517824608 517824614	+John Youderian, Esq., 2 Chestnut Street, Ste. B, Pennsville, NJ 08070-2064					
517824617	+Macy's Visa, PO Box 9001108, Louisville, KY 40290-1108 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620					
517824615	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620					
517824618	+Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783					
517824621	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage Inc., 350 Highland Drive,					
	Lewisville, TX 75067)					
517824620	+Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620					
517824619	+Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783					
517824625 517824626	+PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747					
517824627	+PNC, PO Box 856177, Louisville, KY 40285-6177 +PNC Bank, Attn: Bankruptcy Department, P.O. Box 94982, Cleveland, OH 44101-4982					
517824629	+PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704					
517824628	PNC Bank, PO Box 4700, Wilkes Barre, PA 18773-4700					
517824630 517824622	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397 +Phelan, Hallinan & Diamond, Jones, PC, 400 Fellowship Road, Suite 100,					
51/024022	Mount Laurel, NJ 08054-3437					
517824623	+Phelan, Hallinan & Schmeig, PC, 400 Fellowship Road, Suite 100,					
515001601	Mount Laurel, NJ 08054-3437					
517824634 517824635	+Santander, PO Box 12768, Reading, PA 19612-2768 +Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312					
517824637	+Santander Bank, Mail Code: MAI-MB3-01-21, 2 Mollissey Boulevard, Boston, MA 02123-3312 +Sprint, P.O. Box 32145, Minneapolis, MN 55432-0145					
517824640	+Superior Court of NJ, Special Civil Part, Law Division, 2 Broad Street,					
E1 E00 4 6 E 1	Ref # DC-010910-14, Elizabeth, NJ 07201-2202					
517824651 517824654	+The Intersectfund, 109 Church Street, New Brunswick, NJ 08901-4012 +Toyota Motor Credit, PO Box 5856, Carol Stream, IL 60197-5856					
517824657	#+Tsys Total Debt Management , Inc., PO Box 6700, Norcross, GA 30091-6700					
517824663	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, P.O. Box 8053,					
	Mason, OH 45040-8053					
Notice by el	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.					
aty	E-mail/Text: bankruptcy123@comcast.net Oct 23 2018 00:43:06 Herbert B. Raymond,					
	7 Glenwood Ave, Suite #408, 4th Floor, East Orange, NJ 07017					
tr	+E-mail/Text: cforman@iq7technology.com Oct 23 2018 00:45:12 Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742					
smg	E-mail/Text: usanj.njbankr@usdoj.qov Oct 23 2018 00:44:20 U.S. Attorney, 970 Broad St.,					
3	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534					
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2018 00:44:17 United States Trustee,					
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235					
517824544	+EDI: AFNIRECOVERY.COM Oct 23 2018 04:08:00 Afni, 404 Brook Drive, PO Box 3517,					
545004545	Bloomington, IL 61702-3517					
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	El Paso, TX 79998-1540					
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E17024FF0	P.O. Box 982238, El Paso, TX 79998					
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E15004555	PO Box 9000, Getzville, NY 14068-9000					
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                                                                                    100 North Tron Street,
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                                                                             125 South West Street,
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                                           Kansas City, MO 64153
                  7920 NW 110th Street,
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                                                                 Capital One,
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San Antonio, TX 78265-9409
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                                                                                        PO Box 659409,
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                                                                                     Correspondence Department,
                  P.O. Box 15298,
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                                                                                             Salt Lake City, UT 84130
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                                                                       PO Box 960090,
                                                                                         Orlando, FL 32896-0090
El Paso, TX 79998-1400
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                                                                       P.O. Box 4564,
                                                                                         Carol Stream, IL 60197-4564
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                                                                                           6356 Corley Road,
                                                                            Bankruptcy,
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                                                                        P.O. Box 152046, Irving, TX 75015-2046
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                                                                        6360 Sprint Parkway,
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                                                                         PO Box 660633,
                                                                                           Dallas, TX 75266-0633
517824631
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                +E-mail/Text: cop@santander.us Oct 23 2018 00:44:13
                                                                                          601 Penn Street,
517824633
                                                                            Santander,
                  Reading, PA 19601-3544
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                                                                                          PO Box 16255,
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Date Royd: Oct 22, 2018

User: admin

District/off: 0312-2

Form ID: 309A Total Noticed: 118 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 517824641 +EDI: RMSC.COM Oct 23 2018 04:08:00 Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927 +EDI: RMSC.COM Oct 23 2018 04:08:00 517824643 Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013 +EDI: RMSC.COM Oct 23 2018 04:08:00 517824642 Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013 +EDI: RMSC.COM Oct 23 2018 04:08:00 Synchrony Bank, PO Box 965024, 517824648 Orlando, FL 32896-5024 517824645 +EDI: RMSC.COM Oct 23 2018 04:08:00 Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015 517824649 +EDI: RMSC.COM Oct 23 2018 04:08:00 Synchrony Bank/ JC Penney, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Oct 23 2018 04:08:00 517824650 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965061, Orlando, FL 32896-5061 EDI: TFSR.COM Oct 23 2018 04:08:00 517824653 Toyota Motor Credit, 19001 South Western Avenue, PO Box 2958, Torrance, CA 90509 EDI: TFSR.COM Oct 23 2018 04:08:00 Toyota Motor Credit Corporation, 517824656 PO Box 2958, Torrance, CA 90509-2958 Attn: Asset Protection Department, 517824652 +EDI: TFSR.COM Oct 23 2018 04:08:00 Toyota Financial Services, PO Box 5236, Carol Stream, IL 60197-5236 +EDI: TFSR.COM Oct 23 2018 04:08:00 517824655 Toyota Motor Credit Company, Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026 +EDI: VERIZONCOMB.COM Oct 23 2018 04:08:00 517824658 Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225 +EDI: VERIZONCOMB.COM Oct 23 2018 04:08:00 517824659 Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087 +EDI: VERIZONCOMB.COM Oct 23 2018 04:08:00 517824662 Verizon Wireless, 3400 Forest Drive, Columbia, SC 29204-4064 +EDI: VERIZONCOMB.COM Oct 23 2018 04:08:00 517824660 Verizon Wireless, Attn: Verizon Wireless Bankruptcy, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225 517824661 +EDI: VERIZONCOMB.COM Oct 23 2018 04:08:00 Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624 EDI: WFFC.COM Oct 23 2018 04:08:00 517824665 Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225 +EDI: WFFC.COM Oct 23 2018 04:08:00 Wells Fargo Bank, PO Box 30086, 517824664 Los Angeles, CA 90030-0086 EDI: WFFC.COM Oct 23 2018 04:08:00 517824666 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347 517824667 +EDI: WFFC.COM Oct 23 2018 04:08:00 Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412 +EDI: WFFC.COM Oct 23 2018 04:08:00 517824669 Wells Fargo Financial, PO Box 98784, Las Vegas, NV 89193-8784 517824668 +EDI: WFFC.COM Oct 23 2018 04:08:00 Wells Fargo Financial, 1240 Office Plaza Drive, West Des Moines, IA 50266-2300 +EDI: WFFC.COM Oct 23 2018 04:08:00 517824670 Wells Fargo/FMG, Attn: Bankruptcy, P.O. Box 51193, Los Angeles, CA 90051-5493 TOTAL: 85 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 517824553\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Attn: Bankruptcy, P.O. Box 982238, El Paso, TX 79998) 475 Crosspoint Parkway, 517824558\* Bank of America, PO Box 9000, Getzville, NY 14068-9000 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank, 15000 Capital One Drive, 517824574\* (address filed with court: Capital One Bank, 15000 Capital One, +Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 +Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 +Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 Richmond, VA 23238) 517824564\* 517824566\* 517824567\* 517824586\* +Chase Card Services, Correspondence Department, P.O. Box 15298, Wilmington, DE 19850-5298 +Citicards, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-00+Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 517824590\* Saint Louis, MO 63179-0040 517824605\* 517824616\* +Phelan, Hallinan & Schmeig, PC, 400 Fellowship Road, Suite 100, 517824624\* Mount Laurel, NJ 08054-3437 +Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013 517824646\* +Synchrony Bank, PO Box 965013, +Synchrony Bank, PO Box 965015, 517824644\* Orlando, FL 32896-5013 517824647\* Orlando, FL 32896-5015 TOTALS: 0, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

NONE. TOTAL: 0